

SENATE MOTION

MADAM PRESIDENT:

I move that Senate Bill 403 be amended to read as follows:

- 1 Page 2, line 18, after "Sec. 6." insert **"(a) For purposes of this**
- 2 **section, "reviewing the account" includes activities related to**
- 3 **account maintenance, monitoring, credit line increases, and**
- 4 **account upgrades and enhancements.**
- 5 **(b)".**
- 6 Page 2, line 24, delete "A creditor of the consumer, including an
- 7 assignee or a" and insert **"A person, or the person's subsidiary,**
- 8 **affiliate, agent, assignee, or prospective assignee with which the**
- 9 **consumer has or, before the assignment, had an account, contract,**
- 10 **or debtor-creditor relationship, for reviewing the account or**
- 11 **collecting the financial obligation owing for the account, contract,**
- 12 **or debt."**
- 13 Page 2, delete lines 25 through 26.
- 14 Page 2, after line 42, begin a new paragraph and insert:
- 15 **"(c) A security freeze on a consumer's consumer report does not**
- 16 **prohibit the consumer reporting agency from providing the**
- 17 **consumer report:**
- 18 **(1) for purposes of prescreening, as provided in the Fair**
- 19 **Credit Reporting Act (15 U.S.C. 1681 et seq.); or**
- 20 **(2) from a consumer reporting agency's data base or file that**
- 21 **consists entirely of information concerning, and is used solely**
- 22 **for, one (1) or more of the following:**
- 23 **(A) Criminal record history information.**
- 24 **(B) Personal loss history information.**
- 25 **(C) Fraud prevention or detection.**
- 26 **(D) Tenant screening.**
- 27 **(E) Employment screening."**
- 28 Page 5, line 10, delete ", during normal".
- 29 Page 5, line 11, delete "business hours,".
- 30 Page 6, line 41, delete "the police report" and insert **"a complaint**
- 31 **filed with a law enforcement agency"**.

(Reference is to SB 403 as printed February 23, 2007.)

Senator DILLON